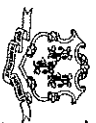


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Permanent Commission on the Status of Women

The State's leading force for women's equality

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Testimony of

Teresa C. Younger
Executive Director

The Permanent Commission on the Status of Women

Before the

Human Services Committee

February 10, 2011

RE: S.B. 9, AAC Medicaid Eligibility

S.B. 128, AAC Expansion of the ConnPACE Application Period

S.B. 840, AAC Educational Activities for Participants in the Jobs First Program

H.B. 5558, AAC Educational Opportunities for Recipients of Benefits Under the Temporary

Assistance for Needy Families Program

H.B. 6218, AA Establishing a Task Force on Safety Net Services

Senators Musto and Markley, Representatives Tercyak and Gibbons, and members of the committee, thank you for this opportunity to provide testimony on behalf of the Permanent Commission on the Status of Women (PCSW) in response to the introduction of several bills before you today that address education and basic needs, which is a key priority to promoting economic security.

S.B. 840, AAC Educational Activities for Participants in the Jobs First Program

H.B. 5558, AAC Educational Opportunities for Recipients of Benefits Under the Temporary Assistance for Needy Families Program

S.B. 840 would allow TFA recipients who participate in the Jobs First Employment Services (JFES)

Program to use a greater percentage of their time for education, rather than focusing solely on job searches. This change could benefit over 8,000 residents, including 7,100 women.¹ H.B. 5558 would allow these individuals to obtain an extension for TFA benefits while they are engaged in an educational program or skills training.

CT Specific Data²

- 83% of JFES participants are female.
- 65% of JFES participants are engaged in job search activities.

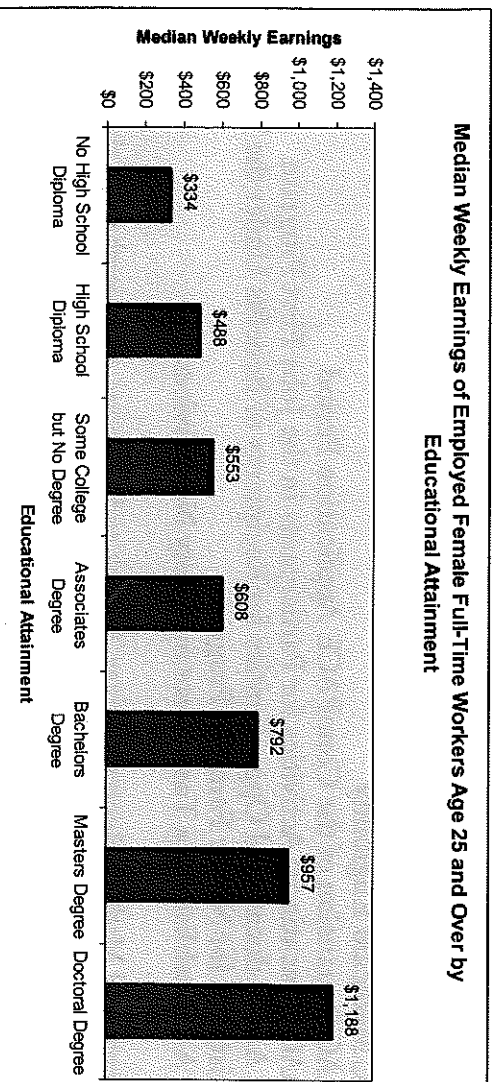
¹ CT Department of Labor. Jobs First Employment Services At-A-Squint, December 2010

² *Ibid*

- 14% of JFES participants are engaged in basic education or occupational skills training.

The JFES program focuses heavily on job search activities; however attention must also focus on the educational or skill deficiencies that many TFA recipients in the program present: 24% do not have a high school diploma, and 4% have low math and reading skills.³

Access to education is especially important for low-income women and their families. Householders with less education are much more likely to have insufficient incomes. Nearly half (46%) with less than a high school education have incomes below the Connecticut Self-Sufficiency Standard. The rate drops quickly as education increases, falling to just 8% for those with a college degree or more.⁴ Female workers without a high school diploma who worked full-time in 2004 had median usual weekly earnings of \$334. Those with a high school diploma and no college earned \$488; those with some college but no degree earned \$553 and those with an associate degree earned \$608. Full-time women workers who held a bachelor's degree in 2004 had median usual weekly earnings of \$792. Master's degree holders had earnings of \$957, while the figure for professional degree holders was \$1,055 and for doctoral degree holders was \$1,188.⁵



With unemployment reaching over 9% in the State and limited job availability, it is an opportune time to build Connecticut's educated workforce, to prepare Connecticut for the economic upturn.

H.B. 6218, AA Establishing a Task Force on Safety Net Services

H.B. 6218 would establish a task force to address the myriad of issues that face low-income families – food assistance, child care, income support, housing assistance, and employment opportunities. PCSW supports the concept of this bill, which is to provide a “one stop” for all of these issues that are connected, but often act in silos. PCSW encourages the committee to add public representatives on the task force, rather than limit it to

³ Ibid.

⁴ PCSW, *Where CT Stands*, June 2007.

⁵ U.S. Bureau of Labor Statistics, *Median usual weekly earnings of employed full-time wage and salary workers 25 years and over by educational attainment and sex, 2004 annual averages* <<http://www.bls.gov/cps/wlf-table17-2005.pdf>>

legislative and state agency representatives. Public representation would provide the expertise of direct services providers, and provide voices from the community as to the impact of policies and regulations.

S.B. 9, AAC Medicaid Eligibility

S.B. 128, AAC Expansion of the ConnPACE Application Period

S.B. 9 would increase the Medicaid income eligibility level, and S.B. 128 would allow individuals to apply for ConnPACE all year, rather than limit it November and December. Passage of this bill could potentially impact 71% of the Medicaid recipients who are female.⁶

Almost 8% of working adults in Connecticut spend 20% or more of their income on out-of-pocket medical expenses.⁷ Connecticut women have higher out-of-pocket medical expenses than men, and are more vulnerable to medical debt. Fifty-six percent (56%) of medical bankruptcy filers are women.⁸ As health care costs grow, more than one-quarter of non-elderly women (27%) and two-thirds of uninsured women (67%) report they delayed or went without care they believed they needed because they could not afford it.⁹

Health care and insurance must be affordable so that true universality is accomplished. This means that low-income households should be exempt from cost-sharing while higher income households should pay no more than 5% of family income on total health care costs. This bill would provide more health insurance coverage for Connecticut despite the ups and downs of their financial situation, which would result in decreased healthcare expenses.

⁶ National Women's Law Center, *Cuts to Medicaid Will Hurt Connecticut*, May 2005.

⁷ State Health Access Data Assistance Center, December 2007

⁸ D.U. Himmelstein et al., "Illness and Injury as Contributors to Bankruptcy," *Health Affairs*, February 2005.

⁹ Kaiser Family Foundation, News Release, July 2005